

Open Enrollment 2012

A guide to making your best choice



Comparing CDHP 1 and 2 and Traditional PPO

Sample Case #1:

The Jones' are a young couple with family health care coverage. Mrs. Jones is pregnant, expecting in September. The baby has a normal delivery in September with follow-up well baby visits at 2 weeks, 1 month, and 2 months, in the current year. Both Mr. and Mrs. Jones receive annual physicals. During their physicals both receive vaccines and have routine lab work performed. Mrs. Jones decides to have her baby at Community Hospitals Indiana. In September, Mr. Jones has strep throat, which requires a doctor's office visit and is treated with a generic antibiotic. The Jones use only in-network providers.

Description	Amount	Date
Annual Physicals	\$ 200.00	January
Routine Labs w/ Physicals	\$ 150.00	January
Vaccines w/ Physicals	\$ 200.00	January
OB/GYN Costs	\$ 500.00	Jan. - Sept
Delivery	\$ 7,772.00	September
Well baby visits	\$ 300.00	Sept-Dec.
Mr. Jones strep throat	\$ 150.00	September
Generic Antibiotic	\$ 24.00	September
Total Cost of Services	\$ 9,296.00	

	CDHP 1	CDHP 2	Trad PPO
Annual Deductible	\$ 5,000.00	\$ 3,000.00	\$ 1,500.00
Annual Physicals	\$ -	\$ -	\$ -
Routine Labs w/ Physicals	\$ -	\$ -	\$ -
Vaccines w/ Physicals	\$ -	\$ -	\$ -
OB/GYN Costs (applied to Deductible)	\$ 500.00	\$ 500.00	\$ 500.00
Delivery			
Applied to Deductible	\$ 4,500.00	\$ 2,500.00	\$ 1,000.00
Co Insurance	\$ 654.40	\$ 1,054.40	\$ 2,031.60
Jones' Family Cost of Delivery	\$ 5,154.40	\$ 3,554.40	\$ 3,031.60
Well baby visits	\$ -	\$ -	\$ -
Mr Jones strep throat	\$ 30.00	\$ 30.00	\$ 45.00
Strep throat generic antibiotic	\$ 10.00	\$ 10.00	\$ 10.00
Total Point of Service Employee Costs	\$ 5,694.40	\$ 4,094.40	\$ 3,586.60
Plan Cost of Services	\$ 3,601.60	\$ 5,201.60	\$ 5,709.40

Employee Premium Contribution	\$ 411.32	\$ 2,233.40	\$ 9,136.40
State's HSA Contribution	\$ 2,249.52	\$ 1,347.84	\$ -
Net Cost to Employee	\$ 3,856.20	\$ 4,979.96	\$12,723.00

Footnote: Employee takes advantage of the Non-Tobacco Use Incentive